Blumbaris Official Form B1, P1, 9-97

	United States					Voluntary Petition							
Name of Debtor (If individent Hersey, David	ual, enter Last, F		<u>Hampshire</u>		oint Debtor (Spou y, Katie M.	se) (Last, First, Middle):							
All Other Names used by the maiden and trade names):		ast 6 years (inc	lude married,	All Other Names used by the joint debtor in the last 6 years (include married, maiden and trade number)									
Soc. Sec./Tax I.D. No. (If r 002-60-0751	nore than one, st	ate all):		Soc. Sec./Tax I.D. No. (If more than one, state all): 003–64–4315									
Street Address of Debtor (N 23 A. Wort Seabrook,	hley Ave.	y, state, zip):		Street Address of Joint Debtor (No. and street, city, state, zip): 23 A. Worthley Ave. Seabrook, NH 03874									
County of Residence or Principal Place of Business	: Rockin	gham											
Mailing Address of Debtor Location of Principal Asset (If different from addresses	ts of Business De			Mailing A	ER	btor (If different from street address): -16 @ 9:30							
Venue (Check any applica ☑ Debtor has been domiciled of this petition or for a lon ☐ There is a bankruptcy cas	ble box) I or has had a resid ger part of such 18	lence, principal p 30 days than in a	place of business or ny other District.	principal assets in		e Boxes) days immediately preceding the date							
Type of Debtor			· · · · · · · · · · · · · · · · · · ·			Bankruptcy Code Under Which							
☐ Individual ☐ Corporation ☐ Partnership ☐ Other	☐ Railro ☐ Stock ☐ Comn			the Pertition is Filed (Check one box) ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 13 ☐ Chapter 9 ☐ Chapter 12 ☐ § 304-Case ancillary to foreign proceeding.									
Nature of Consumer/Non-Busines	Debt (Check on Busi			Filing Fee (Check one box) [X Full Filing Fee attached. □ Filing Fee to be paid in installments (Applicable to individuals only									
Chapter 11 Small Bu ☐ Debtor is a small busine ☐ Debtor is and elects to b 11 U.S.C. § 1121(e) (Op	ss as defined in le e considered a sr	11 U.S.C. § 10	l.	Must attach	signed application or is unable to pay	for the court's consideration certifying fee except in installments. Rule 1006(b).							
Statistical/Administrative Debtor estimates that fu Debtor estimates that, af expenses paid, there will	nds will be availa Ster any exempt p	able for distribution of the contract of the c	ution to unsecured uded and adminis	trative		THIS SPACE FOR COURT USE ONLY							
Estimated Number of Cred	litors 1-1		50-99 100-		1000-over	PILI 2004 AUS 11 CLERK C BANKRUPTI DISTRICT							
Estimated Assets \$0.10 \$50,001 to \$50,000 \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000.001 to \$100 million	More than \$100 million	ILED 16 II A 10: ERK 07 - 32: RUPTCY COU TRICT OF NH.							
Estimated Debts 50 to \$50,001 to \$50,000 \$50,000 \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000.001 to \$100 million	More than \$100 million	9: 25							

X Chi Aradunti	~~~	
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Hersey,	David R. Katie M.
None Prior Bankruptcy Case Filed Within Last 6	Years (If more than one, attach addi	
Location Where Filed:	Case Number:	Date Filed:
None Pending Bankruptcy Case Filed by any Spouse, Partner, or A	Affiliate of this Debtor (If more than	one, attach additional sheet.)
Name of Debtor:	Case Number:	Date Filed:
District:	Relationship:	Judge:
Sign	atures	
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [I¹ petitioner is an individual whose debts are primarily consumer debts are d has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11,12,13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	(To be completed if debtor is forms 10K and 10Q) with the pursuant to Section 13 or 15 1934 and is reques	
Liequest relief in accordance with the chapter of title 11, United States Code, specified in this petition.	(To be complete	EXHIBIT B d if debtor is an individual primarily consumer debts)
Signature of Debtor X	I, the attorney for the petitioner that I have informed the petitio	named in the foregoing petition, declare ner that [he or she] may proceed under 11, United States Code, and have nder each such chapter.
Signature of Attorney		ЕХНІВІТ С
X multiple C. McCarthy Printed Name of Attorney for Debtor(s)	Does the debtor own or have pos	ssession of any property that poses or is tent and identifiable harm to public health
Firm Name 1 Merrill Ind. Dr. Unit 105 Address Hampton, NH 03842	I certify that I am a bankruptcy r	
603_926_3337 Telephone Number ₹/9/04	Social Security Number	emon Preparer
Date	Address	
Signature(s) of Debtor(s) (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. If debtor is a corporation filing under chapter 11, United States Code,		nbers of all other Individuals who ag this document:
Signature of Authorized Individual	If more than one person prepar sheets conforming to the appro	ed this document, attach additional priate official form for each person.
Print or Type Name of Authorized Individual	Signature of Bankruptcy Petitio	лі гтерагет
Title of Authorized Individual by Debtor to File this Petition	Date	
T atc	A bankruptcy petition preparer of title 11 and the Federal Rule fines or imprisonment or both	's failure to comply with the provisions s of Bankruptcy Procedure may result in 11 U.S.C. § 110; 18 U.S.C. § 156.

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UNITED STATES BANKRUPTCY COURT

Hersey, David Katie DISTRICT OF New Hampshire Debtor(s)

Case No.

2004 AUG 11 A SOFA215EMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to

any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from Employment or Operation of Busmess

Stat: the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that mair tains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petit on is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give AMOUNT and SOURCE (If more than one)

None 2. Income Other than from Employment or Operation of Business

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give AMOUNT and SOURCE.

3. Payments to Creditors

Mone a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the co nn encement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF CREDITOR, DATES OF PAYMENTS, AMOUNT PAID and AMOUNT STILL OWING.

None b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR, DATE OF PAYMENT, AMOUNT PAID and AMOUNT STILL OWING.

4. Suits and Administrative Proceedings, Executions, Garnishments and Attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapte 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouse; are separated and a joint petition is not filed.) Give Cription of suit and case number, nature of proceeding,

COURT OR AGENCY AND LOCATION and STATUS OR DISPOSITION None b. Describe all property that has been attached garnished 2002 \$26,000.00 2003 \$26,000.00

Granite State CU vs DAvid Hersey Hampton District Court

> Daimler Chrysler Service vs David Hersey et al Hampton District Court 03-CV-232

Immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SELZED, DATE OF SEIZURE and DESCRIPTION AND VALUE OF PROPERTY.

None 5. Repossessions, Foreclosures, and Returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property o either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Giv. NAME AND ADDRESS OF CREDITOR OR SELLER, DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN and DESCRIPTION AND VALUE OF PROPERTY.

6.Assignments and Receiverships

None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a join petition is filed, unless the spouses are separated and a joint petition is not filed.)

 $\mbox{Giv.}$ NAME AND ADDRESS OF ASSIGNEE, DATE OF ASSIGNMENT and TERMS OF ASSIGNMENT OR SETTLEMENT.

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerting property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is

Give NAME AND ADDRESS OF CUSTODIAN, NAME AND LOCATION OF OURT, CASE TITLE & NUMBER, DATE OF ORDER and DESCRIPTION AND VALUE OF PROPERTY.

None 7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and ust all gifts to family members aggregating less the \$200 in value per incividual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both specuses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF PERSON OR ORGANIZATION, RELATIONSHIP TO DEBTOR, IF ANY, DATE OF GIFT, and DESCRIPTION AND VALUE OF GIFT.

None 8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chater 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give DESCRIPTION AND VALUE OF PROPERTY, DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS and DATE OF LOSS.

None 9. Payments Related to Debt Counseling or

Bankruptcy

Lit all payments made or property transferred by or on behalf of the destor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

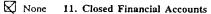
GIVE NAME AND ADDRESS OF PAYEE, DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR and AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY.

None 10. Other Transfers

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the bebtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under thipter 12 or chapter 13 must include transfers by either or both spituses whether or not a joint petition is file, unless the souses are separated and a joint petition is not filed.)

Gille NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR, D/TE, and DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED.

 2001 Dodge Ram Daimlery Chrysler Corp



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME AND ADDRESS OF INSTITUTION, TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE and AMOUNT AND DATE OF SALE OR CLOSING.

None 12. Safe Deposit Boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY, NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY, DESCRIPTION OF CONTENTS and DATE OF TRANSFER OR SURRENDER, IF ANY.

None 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OR CREDITOR, DATE OF SETOFF and AMOUNT OF SETO FF.

None 14. Property Held for Another Person

List all property owned by another person that the debtor holds or controls.

Give NAME AND ADDRESS OF OWNER, DESCRIPTION AND VALUE OF PROPERTY and LOCATION OF PROPERTY.

None 15. Prior Address of Debtor

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

Give # DDRESS, NAME USED and DATES OF OCCUPANCY.

___continuation sheets attached

Case: 04-12838-MWV Doc #: 1 Filed: 08/11/04 Desc: Main Document Page 6 of 24 [If completed by an individual or individual and spouse] I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct. Signature Gamb Kanny of Debtor Katel Herseef (if any) [If completed on behalf of a partnership or corporation] I, declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief. Date _____ Signature _ Print Name and Title [An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.] _____ continuation sheets attached. Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§152 and 3571. CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. Social Security No.

Printed or Typed Name of Bankruptcy Petition Preparer

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer Date

A bankruptcy petition preparer's failure to comply with the provisions of title II and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.



Case: 04-12838-MWV Doc #: 1 Filed: 08/11/04 Desc: Main Document Page 7 of 24 Form 86 A/B, P1(6-90)

Hersey, David R. Katie M.

Debtor(s)

Case No.

(if known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	A A A	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Mobile HOme 23 A Worthley Ave. Seabrook, NH 03874	Fee	J	39,500.00	
				(Report also on Summary

SCHEDULE B - PERSONAL PROPERTY

\$ 39,500.00

of Schedules.)

	N		<u> </u>	CURRENT MARKET
	0		H W	VALUE OF DEBTOR'S
TYPE OF PROPERTY	N	DESCRIPTION AND LOCATION OF PROPERTY		INTEREST IN PROPERTY WITHOUT DEDUCTING
	E		C	ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	х			
 Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. 		Seacoast Credit Union (Checking)		fluctuating minimubalance
Security deposits with public util- ities, telephone companies, land- ords, and others.	x			
 Household goods and furnishings ncluding audio, video and computer equipment. 		Misc household items		3500.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	х			
5. Wearing apparel.	x	·		
7. Furs and jewelry.	x			
B. Firearms and sports, photo- graphic, and other hobby equipment.	x		:	
B. Interests in insurance policies. Name insurance company of each policy and itemize surrender or efund value of each.	х			



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SCHEDULE B PERSONAL PROPERTY

In re:

Hersey, David R. Katie M.

Debtor(s)

Case No.

(if known)

Katie				
TYPE OF PROPERTY	202 E	DESCRIPTION AND LOCATION OF PROPERTY	A A	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
10. Annuities, Itemize and name each issuer.	x			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize 12. Stock and interests in incorporated and unincorporated busines-	x	11. Town of Seabrook Pension		not vested
ses. Itemize. 13. Interest in partnerships or joint ventures. Itemize.	x			
14. Government and corporate bonds and other negotiable and nonegotiable instruments. 15. Accounts receivable.	x	•		
16 Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give perticulars.	x			
17 Other liquidated debts owing debtor including tax refunds. Give particulars.	x			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	x			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x	•		
20 Other contingent and unliquidated claims of every nature, include ing tax refunds, counterclaims of the deptor, and rights to setoff claims. Give estimated value of each.	x			i
21. Patents, copyrights, and other intellectual property. Give particulars.	x			
22. Licenses, franchises, and other general intangibles. Give particulars.	×			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1992 Chevrolet Blazer 1995 Ford Explorer Lease		500.00
24. Boats, motors, and accessories.	х			
25. Aircraft and accessories.	х			
26. Office equipment, furnishings, and supplies.	х			
27. Machinery, fixtures, equipment, and supplies used in business.	x		ļ	
28. Inventory.	x		1	
29. Animals.	x		}	
30. Crops - growing or harvested. Give particulars.	x			
31. Farming equipment and implements.	х			
32. Farm supplies, chemicals, and feed.	х			
33. Other personal property of any kind not already listed. Itemize.	х			

In re: Hersey, David R. Katie M.

Debtor(s)

Case No.

(if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under (Check one box)

11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Personal Property	NH RSA 511:2 (Supp.) I Wearing Apparel II Household Items	3500.00	
Automobile	NH RSA 511:2 (Supp.) XVI	4000.00	
Homestead	NH RSA 511:2 (Supp.)	100,000.00 (h) 100,000.00 (w)	
Any Property	NH RSA 511:2 (Supp.) ,VIII		
	,		

Blumbergs Law Products

In re:

Hersey, David R. Katie M.

Debtor(s)

Case No.

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors i	oldin [CO]				
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	D E	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C U D.	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
A/C # 5200063936					***************************************
Lease and Rental Management d/b/a Auto Loan 45 Haverhill St. Andover, MA 01801	: Co	1995 Ford Explorer lease VALUE \$ 6000.00		6860.00	
A/C#		VALUE \$			
A/C #		VALUE \$			
A/C. #		VALUE \$,
\/C #		VALUE \$			
VC #		VALUE \$			
		VALUE \$			
/C #					
/C #		VALUE \$			~
		VALUE \$			
continuation sheets attached		Subtotal -> (Total of this page)			
cor tingent, enter C; if unliquidated, enter U; if	disput	Total -> \$\\\ ed, enter D. \\\ (use only on last page)	686	0.00	

In re:

Hersey, David R. Katie M.

Debtor(s)

Case No.

(if known)

SCHEDULE E - C	CRE	EDI	TORS HOLDING UNSEC	CUR	ED PRIORITY C	LAIMS
Check this box if debtor has no creditors I						
TYPE OF PRIORITY CLAIMS (Check the app						
Extensions of credit in an involuntary of the case but before the earlier of the appoin	case	Cli	aims arising in the ordinant course of the	ا مامامه	anta faccata a constituidad de la constituidad de l	irs after the commencemer
Wages, salaries, and commissions V commissions owing to qualifying independent crig nal petition, or the cessation of business,	Vage:	s, sal	aries, and commissions, including vacat	tion, s	everance, and sick leave pa	ay owing to employees, and y preceding the filing of the
Contributions to employee benefit plan filing of the original petition, or the cessation o	i s f busi	Mone iness,	y owed to employee benefit plans for s whichever occurred first, to the extent p	service rovide	es rendered within 180 days ed in 11 U.S.C. § 507 (a) (4)	immediately preceding the
Certain farmers and fishermen Claim 11 U.S.C. § 507 (a) (5).	s of (certai	n farmers and fishermen, up to \$4,300	* per	farmer or fisherman, against	t the debtor, as provided in
Deposits by individuals Claims of ind or household use, that were not delivered or p	lividua rovida	als up ed. 11	o to \$1,950* for deposits for the purchas I U.S.C. § 507 (a) (6).	e, lea	se, or rental of property or s	ervices for personal, family
Alimony, Maintenance, or Support CI provided in 11 U.S.C. § 507 (a) (7).	laims	of a	spouse, former spouse, or child of the	e debi	tor for alimony, maintenance	e, or support, to the exten
Taxes and Certain Other Debts Owed to units as set forth in 11 U.S.C. § 507 (a) (8).	Gov	/ernn	nental Units Taxes, customs duties,	and p	enalties owing to federal, sta	ate, and local governmenta
Commitments to Maintain the Capital of of Thrift Supervision, Comptroller of the Curre the capital of an insured depository institution.				sed or ve Sy	n commitments to the FDIC, vstem, or their predecessors	RTC, Director of the Office or successors, to maintain
*Amounts are subject to adjustment on April 1,	1998	3, and	every three years thereafter with respec	ct to ca	ases commenced on or after	the date of adjustment.
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H & J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C U D ·	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
A/(#	广	†		├		
A/C#	L					
A/C# .						
A/C#						
A/C#						
Continuation also			Subtotal ->		¢	
Continuation sheets attached.			(Total of this page) Total ->	-	\$	
(use of the contingent, enter C; if unliquidated, enter U.)			page of the completed Schedule E)	L	\$	

flumbers Form B6 F Cont., 9-97

BlumbargExcelsion, Inc. NYC 10013

In re:

Hersey, David R. Katie M.

Debtor(s)

Case No.

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	соревтоя	H&>O.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CDD:	AMOUNT OF CLAIM
A/C # 4266 8510 4778					
Bank One c/o Asset Acceptance PO Box 2036, Warren, RI 48	09)-2	consumer debt 2036		2357.00
Capital One Bank c/o Allied Interstate 3000 Corporate Exchange Dr. columbus OH, 43231	,	5t)	consumer debt Fl		2373.00
CBUSA/Sears c/o Capital Management Serv 726 Exchange St. Ste 700	ice	es	consumer debt Inc.		1975.00
Buffalo, NY 14210 A'C# 1001572413 DAimler Chrysler Financial c/o Attorney Jay M. Niederm 55 West Webster St. Manchester, NH 03104	ar		repossession 2001		10,983.00
Direct Merchant Bank c/o Sherman Aquistion 9700 Richmond, #1600 Houston, TX 77042			. consumer debt		4014.00
Hd Toan					
Fashon Bug PO Box 84073 Columbus, GA 31908-4073			consumer debt		274.00
Fleet Bank NH 2970 Transit Rd West Seneca, NY 14224					968.00
GE Capital - HOme Depot c/o Arrow Financial Servi 5996 W. Touhy Ave NIles, IL 60714	ces	5			2029.98
Steet no. of sheets attached to Schelding Nonpriority Claims.	hedi	ule (of Creditors Subtotal (Total of this pay	-> (ge)	24,973.98
f husband, enter H; if wife, enter W; if joint er			community, enter C.		3
" If contingent, enter C; if unliquidated, enter U	; if c	lispu	ited, enter D. (use only on last	page (of completed Schedule F1

Hersey, David R. Katie M. Debtor(s)

Case No.

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F

CREDITOR'S NAME AND . MAILING ADDRESS INCLUDING ZIP CODE	соревтоя	T\$⊃C.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	יםכט;	AMOUNT OF CLAIM
A/C# 1002662401	+-				
Granite State Credit Unic 464 Chestnut St. Manchester, NH 03101	on		repossessed yamaha '96		6350.00
A/C # 72319776	<u> </u>		,		
Green Tree/Conseco PO Box 6078 Rapid City, SD 57709					21,603.00
A/C # 176401100445996		╁──			
HOusehold Retail Service - c/o Oliphant Financial PO Box 2899	· Ya	mal	ia.		9,991.00
Sarasota, FL 34230 A/C # 272009	\top	\vdash			
MBGA/JC Penney PO Box 981131 ElPaso, TX 79998-1131					667.00
^{A/C} # 01958001	Т				
Macy's/FDSB PO Box 4564 CArol Stream, IL 60197					574.00
A/C # 1400485641					
Providian c/o Asst Acceptance PO Box 2036 Warren, RI 43090					1562.00
A/C # 103829339			,		
Snap On Tools PO Box 506 Gurnee, IL 60031					1842.71
A/C # 1045529070	\top	 			
Verizon Wireless PO Box 489 Newark, NJ 07101-485					600.00
A/C#				-	
Verizon c/o Arrow Financial 5996 W. Touhy Ave. Niles, IL 60714					421.00
Continuation Sheets attached.		•	Subtota	l ->	\$ 43,610.71
			(Total of this pa		
If husband, enter H; if wife, enter W; if joint If contingent, enter C; if unliquidated, enter					\$ of completed Schedule F.)

In re:

Hersey, David R.

Katie M.

Debtor(s)

Case No.

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	соревтоя	יסר צד	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CDD:	AMOUNT OF CLAIM
Whitehall Jewellers Inc. c/o Arrow Financial					2258.00
5996 W. Touhy Ave. Niles, IL 60714					
		-			
A/C#					
A/C#			21		
A/C#	7				
A/C#					
A/C #				+	
A/C #					
	<u>-</u>				
	·				
A/C#		_			
Sheet no of sheets attached Holding Nonpriority Claims.	to Sc	hedui	e of Creditors Subtr (Total of this	otal ->	\$ 2258.00
Holding Nonpriority Claims.			(total or this	hadel	70 942 60

^{*} If husband, enter H; if wife, enter W; if joint enter J, if community, enter C.

** If contingent, enter C; if unliquidated, enter U; if disputed, enter D.

\$ 70,842.69



In re: Hersey, David R.

Katie M.

Debtor(s)

Case No.

(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATUR DEBTOR'S INTEREST. STATE WHETHER LEASE IS F NONRESIDENTIAL REAL PROPERTY. STATE CONTR NUMBER OF ANY GOVERNMENT CONTRACT.			
•				
	İ			

Hersey, David R. Katie M.

Debtor(s)

Case No.

(if known)

SCHEDULE H - CODEBTORS

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR			
·				

Mary Street	
1 Property	×
The state of the s	1

In re: Hersey, David R.

Debtor(s)

Case No.

(if known)

Katie M.

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled 'Spouse' must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AN	ID S	POUSE			, <u></u>
	NAMES			AGE	T	RELATIONSHIP
Married	Cameron			6		son
					i	
Employment:	DEBTOR			00011	<u></u>	
Occupation f	irefighter	+	unemploy	SPOUS	5E	
Name of Employer	Town of Seabrook	+	<u> aremproy</u>			
How long employed	13 months	+				
Address of Employer	87 Centennial St.	+-				
	Seabrook, NH 03874					
	,					
Income: (Falinata d		<u> </u>				
income: (Estimate of	average monthly income)		DEBTOR			SPOUSE
Current monthly gross	wages, salary, and commissions (pro rate if not paid monthly.)		\$ 2894.56		\$	
Estimate monthly over	time		350.00			
SUBTOTAL			\$ 3244.56		\$	
LESS PAYROLL D	EDUCTIONS					
a. Payroll taxes ar	nd social security \$145.45					
b. Insurance	***************************************					
c. Union duesd. Other (Specify)	10.73					
SUBTOTAL OF PA	YROLL DEDUCTIONS		\$ <u>156.18</u>		\$	
TO THE TWO IN THE	TARE HOWE PAY		\$ 2519.74		\$	
Fegular income from o	peration of business or profession or farm					
Ir come from real prope	,					
Interest and dividends						
	or support payments payable to the debtor for the debtor's					
use or that of deper	ndents listed above.					
	government assistance (Specify)					
Pension or retirement in						
Other monthly income (•••				
TOTAL MONTHLY INCO	DME	æ	3610 5			
	***************************************	\$ 	2619.74			
TOTAL COMBINED MO	NTHLY INCOME \$		(Report also on	Summary	of Sch	edules)
Describe any increase of following the filling of this	or decrease of more than 10% in any of the above categories anticipated is document:	d to	occur within the y	ear		

Elembergis Law Freducts

In re:

Hersey, David R. Katie M.

Debtor(s)

Case No.

(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payment quarterly, semi-annually, or annually to show monthly rate.	nts made bi-weekly,
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of labeled "Spouse".	expenditures
Rent or home mortgage payment (include lot rented for mobile home)	\$ 600 00
Are real estate taxes included? Yes No Is property insurance included? Yes No	600.00
Utilities Flectricity and heating fuel	200.00
Water and sower	
Telephone	10.00
01	60.00
Cable etc	100.00
Home maintenance (repairs and upkeep)	300.00
Fond	400.00
Clething	200.00
tar ndny and dny cleaning	50.00
Medical and dental expenses	
Transportation (not including car payments)	25.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	150.00
Ch vitable contributions	50.00
ns trance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	406.00
Life	136.00
Health	
Auto	
Other	166.00
(Specify) Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan) Auto Other	75 . 00 287 . 12
Alimony, maintenance, and support paid to others Pay ments for support of additional dependents not living at your home Regular expenses from operation of business, profession, or farm (attach detailed statement) Other	
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	2809.12
(FOR CHAPTER 12 AND 13 DEBTORS ONLY) Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some	e other regular interval.
A. Total projected monthly income	
B. Total projected monthly expenses	

C. Excess income (A minus B)	
D. Fotal amount to be paid into plan each (interval)	

In re:

Debtor(s)

Case No.

(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJUI	RY BY INDIVIDUAL DEBTOR
I declare under penalty of perjury that I have read the foregoing summary and schedule:	s, consisting ofsheets.
and that they are true and correct to the best of my knowledge, information, and belief.	(Total shown on summary page plus 1.)
Date $8\sqrt{q}/cy$ Signal	ture: Dans Klerny
Date 9/9/04	La La Debtor
Signat	(Joint Debtor, if any) (If joint case, both spouses must sign.)
CERTIFICATION AND SIGNATURE OF NON ATTORNEY PANICOUR	
CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUP	
I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I predebtor with a copy of this document.	pared this document for compensation, and that I have provided the
Printed or Typed Name of Bankruptcy Petition Preparer Social Security No.	
Addre: s	
Names and Social Security numbers of all other individuals who prepared or assisted in prep	paring this document:
	·
If more than one person proposed this document, allege a delivery	
If more than one person prepared this document, attach additional signed sheets conforming	g to the appropriate Official Form for each person.
X ————————————————————————————————————	
•	Date
A bankruptcy petition preparer's failure to comply with the provisions of title 11 and to or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156	he Federal Rules of Bankruptcy Procedure may result in fines
DECLARATION LINDER BENALTY OF REPUBLY ON BELIALE	05.4.005335
DECLARATION UNDER PENALTY OF PERJURY ON BEHALF	OF A CORPORATION OR PARTNERSHIP
I, the (the president or other of	ficer or an authorized agent of the corporation or a mambana a
additionated agent of the partnership) of the	(corporation or partnership) named as debter in this ages
declare under penalty of perjury that I have read the foregoing summary and schedules, consthat they are true and correct to the best of my knowledge, information, and belief.	sisting ofsheets, and (Total shown on summary page plus 1.)
Date Sign	ature:
Sign	(Print or type name of individual signing on behalf of debtor.)

UNITED STATES BANKRUPTCY COURT

DISTRICT OF New Hampshire

In re

Hersey, David R. Katie M.

Debtor(s)

Case No.

(If Known)

STATEMENT

Pursuant to Rule 2016(b)

The u	ndersigned,	pursuant	to	Rule	2016(b)	Bankruptcy	Rules.	states that:
-------	-------------	----------	----	------	---------	------------	--------	--------------

- (1) The undersigned is the attorney for the debtor(s) in this case.
- (2) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is:
 - (a) for legal services rendered or to be rendered in contemplation of and in connection with this case
 - (b) prior to filing this statement, debtor(s) have paid

\$ 595.00 \$ 595.00 \$ -0-

- (c) the unpaid balance due and payable is (3) \$ 209.00
- of the filing fee in this case has been paid.
- (4) The services rendered or to be rendered include the following:
 - (a) analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - (b) preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
 - (c) representation of the debtor(s) at the meeting of creditors.
- (5) The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and
- (6) The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
- (7) The undersigned has received no transfer, assignment or pledge of property execept the following for the value stated:
- (8) The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

8/9/04

Respectfully submitted, Muller C. Mulmill

1 Merrill Ind. dr. Unit 105, Hampton, NH 03842

Official Form B8, 9-97

Signature of Bankruptcy Petition Preparer

UNITED STATES BANKRUPTCY COURT

DISTRICT OF New Hampshire

In re: Hersey, David R. Katie M.

Debtor(s)

Case No. Chapter

		BTOR'S STATEMENT				
1. I have filed a schedule of assets and liabi 2. I intend to do the following with respect None	ilities which includes consur to the property of the estate	ner debts secured by proper which secures those consu			Be Surrendere	ed
None Description of property			editor's name		20 00,70,700,00,70	,0
b. Property to Be Retained				Property is	<i>any applicable si</i> Property will be redeemed	fatement.] Debt will be reaffirmed
Pord Explorer		Creditor's name		claimed as exempt	Dursuant to 11 U.S.C. § 722	pursuant to 1 U.S.C. § 524(c
Date CERTIFICATION AND SIGNATU I certify that I am a bankruptcy petition preparer copy of this document.	Signature of Dotor JRE OF NON-ATTORNEY B as defined in 11 U.S.C. § 110,	ANKRUPTCY PETITION PR	Sign Sign EPARER (SEE For compensation	nature of Deb	fr 10) ve provided the	debtor with a
Printed or Typed Name of Bankruptcy Petition Preparer						
Address	Social Secur Names and Si	ity No. ocial Security numbers of all other	individuals who p	repared or assis	ted in preparing t	his document:

Date

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankrupton Broad...

United States Bankruptcy Court

NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$30 administrative fee plus \$15 trustee surcharge)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$30 administrative fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptey Code.
- 2. Under chapter 13 you must file a plan with the court to repay your creditors all or party of the money that you owe them using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$30 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$30 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.

Date Signature of Debtor

Case Number

Blumbaris Law Products Form B6 (6-90)

UNITED STATES BANKRUPTCY COURT

DISTRICT OF New Hampshire

In re:

Hersey, DAvid R.

Katie M.

Debtor(s)

Case No.

(If Known)

See summary below for the list of schedules. Include Unsworn Declaration under Penalty of Perjury at the end.

GENERAL INSTRUCTIONS: Schedules D, E and F have been designed for the listing of each claim only once. Even when a claim is secured only in part, or entitled to priorityonly in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed in Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I and in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

Attached (Yes No)	Number of sheets	1	Amounts Scheduled	
Name of Schedule	Asse	ets	Liabilities	Other
∴ - Real Property	39,500	.00		
B - Personal Property	4,000	.00		
C - Property Claimed as Exempt				
Creditors Holding Secured Claims			6860.00	
E - Creditors Holding Unsecured Priority Claims				
F - Creditors Holding Unsecured Nonpriority Claims			70,842.69	
G - Executory Contracts and Unexpired Leases				
H - Codebtors				
I - Current Income of Individual Debtor(s)				
J - Current Expenditures of Individual Debtor(s)				
Total Number of Sheets of All Schedules				
Total As	43,500.0	00		
	Т	otal Liabilities	77,702.69	

Case: 04-12838-MWV Doc #: 1 Filed: 08/11/04 Desc: Main Document Page 24 of 24

UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF NEW HAMPSHIRE

In Re: Hersey, David R. Hersey, Katie M.)	Case No. Chapter 7
Debtor)	

VERIFICATION OF MATRIX

I hereby certify under penalty of perjury that the attached Matrix listing creditors is true to the best of my knowledge.

Dated: 8/9/04

Dated: 8/9/04

Dated: 8/9/04

Debtor, David R. Hersey

Debtor, Katie M. Hersey

Michael C. McCarthy Attorney for Debtor